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Date: 2-3-05

Leo Stanger

Inventor : **Bertram V. Burke**
 Serial No : **09/611,905**
 Filed : **July 7, 2000**
 For : **Method and System to Create and Distribute Excess Funds From Consumer Spending Transactions**
 Docket : **EPC-8C**
 Art Unit : **2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)**
 Examiner : **Dr. Narayanswamy Subramanian (Tel 703-305-4878)**

COVER LETTER

Hon. Commissioner for Patents
 PO Box 1450
 Alexandria, VA 22313-1450

Sir:

Submitted is a Terminal Disclaimer in this application. Please charge the Terminal disclaimer fee under 37 CFR 1.20(d) to deposit account 194124.

Respectfully submitted,



Leo Stanger
 Registration No. 19,188
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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OVER A PRIOR PATENT**

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Respectfully submitted,



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